

Voyager Lite Travel Insurance Policy Summary

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Some important facts about your insurance are summarised below. This summary does not form part of the contract and does not describe all of the terms and conditions of your policy, so please take time to read the policy document to make sure you understand the cover it provides. A copy of the full policy document is available on request if it is not provided to you with this summary.

Insurers: This travel insurance is arranged by Voyager Insurance Services Ltd and underwritten by Mapfre Asistencia S.A. trading in the United Kingdom under the name of Mapfre Asistencia.



What is covered?

Description of cover	Limits per person	Excesses
1. Cancellation or curtailment	£2,000	£75* (£25 LoD)
2. Emergency medical expenses <i>including emergency repatriation</i> <i>including relative's additional expenses</i> <i>including emergency dental treatment</i>	£5,000,000	£75*
3. Hospital stay benefit (amount per day)	£350	
4. Personal accident - loss of sight, limb(s) or permanent total disablement <i>maximum payable in the event of death</i> <i>maximum payable in the event of death if under 16</i>	£300 (£10)	Nil
5. Travel delay (a)£ after 12 hrs delay(b)£ each 12 hrs thereafter(c)max abandonment (after 12 hours)	£10,000 £2,500 £1,000	Nil
6. Missed departure and journey disruption	(a) £20 (b) £10 (c) £100 £2,000	£75
7. Baggage - overall limit <i>under 18's possessions limit</i> <i>maximum per item, pair or set</i> <i>total limit for all valuables</i> <i>emergency purchases (after 12 hours)</i>	£500	£75
8. Personal money <i>cash limit (£50 for under 18's)</i>	£1,000 £500 £150 £300 £150	Nil
9. Personal money	£200 £100	£75
10. Loss of passport	£100	Nil
11. Personal liability	£1,000,000	£100
11. Legal expenses	£10,000	£100
Sections 17-19 only apply if you have paid the appropriate wintersports premium for single trip and longstay policies. They are automatically included under annual multi-trip policies.		
12. Ski equipment - overall limit <i>maximum per item, pair or set owned or borrowed</i> <i>maximum per item, pair or set hired</i>	£400 £250 £150	£75
13. Ski pack	£200	£75
14. Piste closure (amount per day) (not applicable to longstay policies)	£100 (£10)	Nil
Section 20 only applies if you have paid the appropriate additional premium.		
15. Independent traveller extension <i>i. extended cancellation or curtailment cover</i> <i>ii. extended travel delay cover</i> <i>iii. extended missed departure cover</i>	£2,000 £20/£10/£100 £500	£75 Nil £75
Annual multi-trip features		
Maximum age at start date of policy		74
Maximum period per trip (if aged 70-74)		45 days (22 days)
Travel for business reasons		Covered
UK trips (minimum 2 nights in pre-booked accommodation or transport)		Covered
Independent travel		Yes
Maximum days wintersports during period of cover		14 days
Single trip features		
Maximum age at date of departure		84
Maximum journey period		45 days
Longstay features		
Maximum age at date of departure		64
Maximum journey period		15 months
Travel to be completed by		1st March 2014

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Types of policies available and policy durations

Policies are available for single trips up to 45 days, long stay trips up to 15 months or on an annual basis for multiple trips. An annual multi-trip policy runs for 12 months from the date specified and provides cover for any number of trips provided that they do not exceed the maximum duration for any one trip shown in your insurance benefits schedule. A single trip or long stay policy provides cover for the duration of the trip shown in your policy documentation.



Who can be covered?

Policies can be arranged for individuals, couples or families, subject to the maximum age limit shown in your benefits schedule. A family policy provides cover for up to two adults and their dependent children aged 17 and under or 20 and under if still in full time education and all normally residing together at the same address. Cover for families shall apply where the appropriate premium has been paid. On annual multi-trip policies, all insureds are entitled to travel independently of each other providing all travellers are named on the policy schedule.

Significant and/or unusual conditions and exclusions	Relevant policy reference
Health - the policy contains important questions and exclusions relating to the health of you, your travelling companions or close relatives	Health declaration and health exclusions
Activities (including wintersports) - you may not be covered if you are planning to take part in dangerous sports or pastimes where there is a generally recognised risk of injury. Wintersports will only be covered if you have paid the appropriate premium. Please check the policy wording and ask us if in any doubt.	Important features & general exclusions 8 & 9
Excesses - most sections are subject to an excess, as shown in the benefits schedule. This means that each person will have to bear the first amount of each claim.	Benefits schedule & important features 6
Baggage - claims are paid based on the value at the time of loss, not on a 'replacement cost' or 'new for old' basis. Deductions will be made for likely wear, tear and depreciation.	Sections 7, & 12 & important feature 4
Duty of care and supervision of your property - there are significant limitations and exclusions of cover for property, including valuables and money, that is left unattended or out of your immediate control and supervision. Please also note the requirements for notifications of loss/theft and the need for reports.	Sections 7, 8, 9 & 12 (including special conditions), general conditions 5 & 9 & important features 4 & 7
Important questions & changes in circumstance - you must answer the important questions shown on the front page of the policy wording truthfully and to the best of your knowledge and contact us if required. If you do not do so then any related claim may be reduced or rejected or your policy may become invalid.	General conditions 1, 2 & section 1 conditions a & b
Notification of claims - all claims should be notified at once. Any delay may result in any claim being reduced or declined.	Section 1 condition a & general conditions 2 & 4

CANCELLATION RIGHT

We hope you are happy with the cover this policy provides. However, you have the right to cancel it within 14 days of receiving the policy, as detailed in the policy document.

MAKING A CLAIM

If you require assistance abroad, please call the 24 hour emergency assistance service as detailed in the policy on +44 207 748 0681 quoting the reference shown on your policy.

If you wish to make a claim please telephone the claims handlers detailed in the policy on 0207 748 0682. Please note that written documentary evidence will be required to support your claim.

HOW TO MAKE A COMPLAINT

We hope you will be pleased with the service we provide. However, if you have a complaint about our service or about a claim, please follow the complaints procedure shown in the policy wording.

If you are still not happy with the final response you have received, you will ultimately have the right to ask the Financial Ombudsman Service to review your case.

COMPENSATION SCHEME

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme, if they cannot meet their obligations. This depends of the type of business and the circumstances of the claim. Most insurance contracts are covered for 90% of the claim. You can get more information about compensation scheme arrangements from the FSCS or visit www.fscs.org.uk